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Congressional Attempt to End Surprise Medical Bills Will Socialize Doctors


ST. PAUL, Minn.—Few would deny that surprise medical bills are a problem. Patients experience these shocks to their wallets when they visit a hospital or provider for a service or treatment they thought was “covered” by their insurance. Weeks later, they may receive a surprise medical bill with out-of-pocket costs totaling hundreds or even thousands of dollars. In fact, a survey found that 4 in 10 have experienced these unwelcome surprises in the past year.

Now, Congress is attempting to solve this problem with bipartisan legislation, but Citizens’ Council for Health Freedom (CCHF) says the plan will do more harm than good.

NBC News reports that Democrat Maggie Hassan of New Hampshire and Republican Bill Cassidy of Louisiana introduced a bill Thursday that will call on health care providers to negotiate out-of-network charges with insurance companies before billing the patient.

“Congress appears ready to socialize physicians to help patients out of the mess created by health plan networks,” said CCHF president and co-founder Twila Brase. “This bipartisan bill will allow the government to limit what out-of-network doctors can charge patients. It’s price control, pure and simple. It’s the elimination of the doctor’s right to participate in a free market. It will not protect patients, but it will protect insurers by forcing out-of-network doctors, by law, to accept a similar level of payment from patients as in-network doctors agree to by contract.

“As a result,” she added, “we can expect out-of-network doctors to head for the exits, leaving fewer and fewer doctors for patients. Price controls lead to shortages, in this case of doctors needed by patients.”

Of the proposed legislation, Hassan said the negotiations are “baseball-style arbitration.” “If the insurance company and the health care provider can’t reach an agreement, the bill stipulates that an independent arbiter would step in and choose a price for the provided service based on the market rate in the state,” according to NBC.

Brase noted that Nevada’s governor recently signed a law that would allow similar actions, including limiting “the amount out-of-network providers can charge in such circumstances to no more than a patient’s insurance co-payment, co-insurance, or deductible.”

President Donald Trump has also weighed in on the topic of surprise medical bills, according to CNBC, stating that surprise bills have left Americans in thousands of dollars in debt “for services they did not know anything about, and sometimes services they did not have any information on. … This must end. We’re going to hold
insurance companies and hospitals accountable,” he said, adding “this will be something that will have a big impact, maybe an even bigger impact than the health-care bill.”

On Friday, May 17, addressing restrictive networks as the root cause of surprise medical bills, CCHF sent a letter to President Trump asking him to veto the bipartisan bill if it makes it to his desk and writing, “Mr. President, there is a better way.” After noting that “true insurance—affordable, catastrophic, major medical, indemnity policies—is prohibited by the Affordable Care Act (aka “Obamacare”),” the organization offered the following five “solutions as alternatives to price controls”:

- Pressure Congress to repeal the ACA ban on affordable indemnity medical insurance.
- Legislation to encourage health plans to convert to non-networked indemnity insurance.
- Refuse efforts to auto-enroll senior citizens into Medicare Advantage HMOs (networks).
- End the costly EHR mandate so doctors can avoid selling practices to hospitals that raise prices.
- Allow Americans to exit Medicare and buy lifelong true insurance (CCHF’s Nov. 7 letter).

The Association of American Physicians and Surgeons agrees the bill will protect insurers rather than patients.

In her book, “Big Brother in the Exam Room: The Dangerous Truth About Electronic Health Records,” which has garnered several honors, Brase writes extensively about government health care, socialized medicine, patient privacy, electronic health records, health freedom and how the Affordable Care Act has harmed patients and doctors since 2010. Find “Big Brother in the Exam Room” online wherever books are sold or at BigBrotherintheExamRoom.com.

Learn more about CCHF at www.cchfreedom.org, its Facebook page or its Twitter feed @CCHFreedom. Also view the media page for CCHF here. For more about CCHF’s initiative The Wedge of Health Freedom, visit www.JointheWedge.com, The Wedge Facebook page or follow The Wedge on Twitter @wedgeoffreedom.

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